

Certificate Number: 02910-PR-DE-013178209

Bankruptcy Case Number: 08-06331



02910-PR-DE-013178209

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 1, 2010, at 11:16 o'clock AM EST, Ramon Eliel Torres completed a course on personal financial management given by internet by InCharge Education Foundation, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: December 2, 2010 By: /s/Tamara Dalton

Name: Tamara Dalton

Title: Certified Bankruptcy Counselor